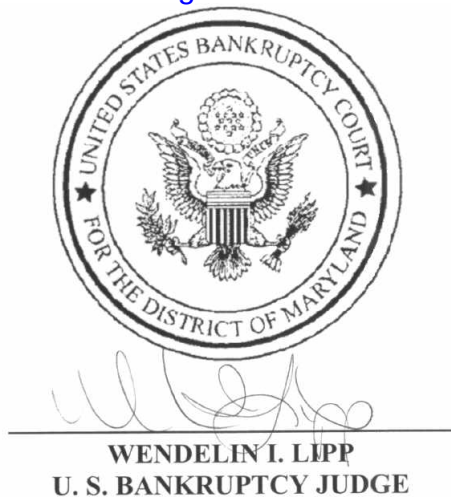


SO ORDERED



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND**

In Re:

Philip Neal Spotloe, Jr.
Elizabeth Anne Spotloe

Debtors

Case No. 12-24775-WIL
Chapter 13

ORDER CONFIRMING PLAN

The Plan under Chapter 13 of the Bankruptcy Code having been transmitted to creditor(s) and it having been determined, after hearing on notice, that the requirements for confirmation set forth in 11 U. S. C. §1325 have been satisfied and that the plan complies with the other applicable provisions of the Bankruptcy Code, it is hereby:

ORDERED, that the Chapter 13 Plan filed April 08, 2013, is hereby confirmed; and it is further

ORDERED, that the property of the estate shall not vest in the Debtors until the Debtors are granted a discharge or the case is dismissed or otherwise terminated; and it is further

ORDERED, that the Debtors are directed to pay to the Trustee the sum of \$1,675.00 per month for seven (7) months; then \$2,022.00 per month for fifty-three (53) months on or before the 9th day of each month for a total period of sixty (60) months or until all allowed claims are paid in full with 4% interest; and it is further

ORDERED, that in addition to the regular monthly plan payments, the Debtors shall turnover to the Trustee for application under the plan all future tax refunds; and it is further

ORDERED, that the Debtors are directed to provide to the Trustee a copy of each Federal income tax return, and any amendment, at the same time it is filed with the taxing authority while the case is pending; and it is further

ORDERED, that the Debtors are directed to provide to the Trustee annually not later than 45 days before the anniversary date of this Order, a statement, under penalty of perjury, of (i) the income and expenditures of the debtor during the tax year most recently concluded before such anniversary date, and (ii) the monthly income of the Debtors that shows how income, expenditures, and monthly income

are calculated; and which discloses (a) the amount and sources of the Debtors' income, (b) the identity of any person responsible with the Debtors for the support of any dependent, and (c) the identity of any person who contributed, and the amount contributed, to the household in which Debtors reside .

TRUSTEE RECOMMENDATION

The Chapter 13 Trustee represents that the plan complies with the provisions of the U.S.C. §1325 and recommends confirmation.

/s/ NANCY L. SPENCER GRIGSBY

Chapter 13 Trustee

cc:

Philip Neal Spotloe, Jr.
11953 Gladhill Brothers Road
Monrovia, MD 21770

Elizabeth Anne Spotloe
11953 Gladhill Brothers Road
Monrovia, MD
Debtors

ROBERT K GOREN ESQUIRE
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15245 SHADY GROVE RD STE 465
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Attorney for Debtors

NANCY L. SPENCER GRIGSBY
4201 MITCHELLVILLE RD
SUITE 401
BOWIE, MD 20716
Trustee

All Creditors and Parties of interest.

END OF ORDER